

Information to identify the case:

Debtor 1	Andrea Watson-Lindsey	Social Security number or ITIN	xxx-xx-3572
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 11/22/19
Case number: 19-24544-GLT		Date case converted to chapter	7 10/21/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrea Watson-Lindsey	
2. All other names used in the last 8 years	fka Andrea C Watson, fka Andrea C Griffin	
3. Address	2541 Allequippa Street Pittsburgh, PA 15213	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor **Andrea Watson-Lindsey**

Case number **19-24544-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/21/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 13, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/11/22 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/30/21 Deadline for governmental units to file a proof of claim: Filing deadline: 5/20/20 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Andrea Watson-Lindsey
Debtor

Case No. 19-24544-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 21, 2021

User: culy
Form ID: 309B

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:

Recip ID	Recipient Name and Address
db	+ Andrea Watson-Lindsey, 2541 Allequippa Street, Pittsburgh, PA 15213-2308
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	#+ Lorraine Gazzara Doyle, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
aty	+ William E. Craig, Morton and Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
cr	+ City and School District of Pittsburgh, 437 Grant Street 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Pittsburgh Water & Sewer Authority, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15162061	+ Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15176258	+ Carnegie Library of Pittsburgh, C/O Jordan Tax, PO Box 200, Bethel Park, PA 15102-0200
15176259	+ City Of Pittsburgh, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15195214	+ City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15176261	+ County of Allegheny, C/O Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200
15195211	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15162065	+ First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15176264	+ PGH20, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15172911	+ PHEAA, PO BOX 8147, HARRSBURG PA 17105-8147
15162068	+ Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176266	+ Pittsburgh School District, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15194223	+ Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15162071	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
15184728	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15185280	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15162072	+ Us Dept Of Ed/glslsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Oct 21 2021 23:17:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ EDI: QNLCARDIELLO.COM	Oct 22 2021 03:18:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826

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smg	EDI: PENNDEPTREV	Oct 22 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2021 23:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Oct 21 2021 23:17:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PHINAMERI.COM	Oct 22 2021 03:18:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
15172246	EDI: PHINAMERI.COM	Oct 22 2021 03:18:00	AmeriCredit Financial Services, Inc., db a GM Financial, P O Box 183853, Arlington, TX 76096
15162062	+ EDI: GMACFS.COM	Oct 22 2021 03:18:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15162063	+ EDI: LCIBAYLN	Oct 22 2021 03:18:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
15162064	+ Email/Text: bankruptcy@clearviewfcu.org	Oct 21 2021 23:17:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15188666	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 21 2021 23:17:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15219936	EDI: ECMC.COM	Oct 22 2021 03:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15302463	+ EDI: LCIBAYLN	Oct 22 2021 03:18:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
15190415	+ EDI: LCIBAYLN	Oct 22 2021 03:18:00	Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
15162066	+ EDI: PHINAMERI.COM	Oct 22 2021 03:18:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15162067	EDI: JPMORGANCHASE	Oct 22 2021 03:18:00	Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203
15162069	Email/Text: banko@preferredcredit.com	Oct 21 2021 23:17:00	Preferred Cr, Pob 1679, St Cloud, MN 56302
15178126	EDI: PENNDEPTREV	Oct 22 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15178126	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 21 2021 23:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15162070	Email/Text: philadelphia.bnc@ssa.gov	Oct 21 2021 23:17:00	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing
cr		Bayview Loan Servicing, LLC

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cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		Federal National Mortgage Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15172360	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15176255	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15176256	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15176257	*+	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
15176260	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15176262	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15176263	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15176267	*P++	PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867, address filed with court., Preferred Cr, Pob 1679, St Cloud, MN 56302
15176265	*+	Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176268	*	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
15176269	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 4 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Andrea Watson-Lindsey ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lorraine Gazzara Doyle	on behalf of Creditor Bayview Loan Servicing lorraine@mvrllaw.com diane@mvrllaw.com;bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC mmiksich@kmlawgroup.com

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Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Americredit Financial Services Inc. Dba GM Financial ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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